



June 2019

Office Closings

-Independence Day
Thursday, July 4, 2019

"It's Me 247" and "CU Talk"

will be available for your convenience

"Green" Tip of the Month



Take a hike! Walk, bike or take public transportation whenever possible to reduce your carbon footprint.



4.99% APR* for 18 Months
when you transfer an existing balance
to your CIFCU Visa between
June 1, 2019 and August 30, 2019.

Balance transfers completed 6-1-19 through 8-30-19 will receive 4.99% APR* for 18 months from the date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR=Annual Percentage Rate

NEW Vehicle Registration Reimbursement

At CIFCU, we encourage members to drive **"Green"** by offering incentives such as a reduced loan rate for **"Green"** vehicles and a **"Go Greener"** \$100 incentive. But now we're giving you one more reason to drive **"Green"** with CIFCU's Vehicle Registration Reimbursement incentive.

We're offering a one-time cash incentive to members who finance a new or used hybrid, plug-in hybrid or electric vehicle with CIFCU beginning July 1, 2019.

To receive the incentive, just provide us with proof of the registration fee by the state in which the vehicle is registered and that the fee was based on the vehicle being a hybrid, plug-in hybrid or electric vehicle. (The maximum cash incentive is \$100 for hybrid and \$200 per electric or plug-in hybrid vehicle.)



Ohio Sales Tax Holiday 2019

The Ohio Department of Taxation enacted a sales tax holiday to occur in 2019. The holiday starts on Friday, August 2, 2019 at 12:00 a.m. and ends on Sunday, August 4, 2019 at 11:59 p.m.

During the holiday, the following items are exempt from sales and use tax:

- Clothing priced at \$75 per item or less; school supplies priced at \$20 per item or less; and school instructional material priced at \$20 per item or less.

For more information regarding the Sales Tax Holiday, call 1-800-304-3211.

Make this the *sweetest*
summer ever!
Heatwave Loan Special



Unsecured loan rates start as low as:
6.99% APR* for up to 12-month term
7.99% APR* for up to 24-month term
8.99% APR* for up to 60-month term
Stop by, call or click for details

* APR= Annual Percentage Rate. Upon approved credit. Rates will vary based upon terms, credit scores, and, if applicable, collateral value. For example: A \$1,000 loan for a term of 60 months with an 8.99% APR, the monthly payment will be \$20.77. A \$1,000 loan for a term of 24 months with an 7.99% APR, the monthly payment will be \$45.24. A \$1,000 loan for a term of 12 months with an 6.99% APR, the monthly payment will be \$86.56. Rates are subject to change without notice. Special rates available June 3, 2019 through August 30, 2019.

Apple Pay and Mastercard®

Now you can enjoy all the benefits of your CIFCU MasterCard Debit Card with Apple Pay on your iPhone®, Apple Watch™, and iPad.®

Using Apple Pay is easy and safer than using your physical card. Use it to make purchases in stores, apps and on the web.

Account verification in process

Member Account Verification-If this statement is **NOT CORRECT**, contact Schmidt & Associates, Inc. at PO Box 2588, Columbus, OH 43216, by furnishing an explanation, statement copy, your signature and date. If you do not have an error, you need to do nothing.

Samsung Pay and Mastercard®

Use Samsung Pay with your Mastercard Debit Card for a simple and highly secure way to pay with the latest Samsung devices. Use it almost anywhere you shop, from your favorite clothing store to your local coffee shop.

To get started, just register your Mastercard Debit Card in Samsung Pay.

Vehicle Loan Special

Rates as low as:

3.24% APR* New & "Green" Vehicles

3.99% APR* 2018 or Newer Vehicles

3.99% APR* Used "Green" Vehicles

4.49% APR* Used Vehicles

Special is available July 1, 2019

through July 22, 2019.



*APR=Annual Percentage Rate. Upon approved credit. Rates may vary based upon terms, credit scores, and, if applicable, collateral value. Vehicle rates for new loans and refinances from other institutions only. Rates are subject to change without notice. "Green" vehicles have an EPA estimated mileage of 35MGP/City, Hybrid or Electric.

Don't let summer
savings pass you by

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Car Buying Service



Visit us at
www.cifcu.org
and click on Auto Link.

Buying your next
car has never
been so easy!